

SECOND REGULAR SESSION

SENATE BILL NO. 865

94TH GENERAL ASSEMBLY

INTRODUCED BY SENATORS RUPP AND GIBBONS.

Pre-filed December 1, 2007, and ordered printed.

TERRY L. SPIELER, Secretary.

3277S.011

AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to prohibiting discrimination in life insurance based upon lawful travel destinations, with penalty provisions.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.502, to read as follows:

376.502. 1. No life insurance company doing business within this state shall deny or refuse to accept an application for life insurance, refuse to renew, cancel, restrict, or otherwise terminate a policy of life insurance, or charge a different rate for the same life insurance coverage, based upon the applicant's or insured's past or future lawful travel destinations. Nothing in this section shall prohibit a life insurance company from denying an application for life insurance, or charging a different premium or rate for such coverage under such policy based on a specific travel destination where the denial or rate differential is based upon sound actuarial principles or is related to actual or reasonably anticipated experience.

2. A violation of the provisions of this section shall be an unfair trade practice as defined by sections 375.930 to 375.948, RSMo, and shall be subject to all of the provisions and penalties provided by such sections.

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